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Applicant(s): Jones et al

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Examiner: Vezeris, James A.

For: Method and Apparatus for Conducting a Transaction

Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AND RESPONSE

Further to the Non-Final Office Action dated February 4, 2009 (hereinafter "Office Action"), in view of the following amendments and/or remarks, Applicant requests entry thereof and reconsideration of the above-referenced application.

Amendments to the Claims are reflected in the listing of claims begin on page 2.

Remarks begin on page 8 of this paper.